Massachusetts Alliance Against Predatory Lending

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Foreclosures Return to Torrential Levels; Activists Commend and Speak out for House Leaders’ Stand Against Slashing to 1 Year Homeowners’ Right to Regain Homes

At 1:00 pm Monday, July 28th, 2014, leaders in the Massachusetts anti-foreclosure movement will hold a press conference at the State House steps (rain location to be announced).

“Foreclosures are returning to the previous torrential levels. We are here to say: now is NOT the time to vastly curtail homeowners’ rights to sue and get their homes back. We thank the House Leadership for agreeing with us and reaching a compromise that will not exclude any of the over 65,000 households already foreclosed from having their shot at justice!” the Massachusetts Alliance Against Predatory Lending will proclaim.

On top of recent increases in petitions – the first step in the foreclosure process – June saw scheduled foreclosure auctions spike into the 850s statewide. The figure is comparable to numbers during the worst years of the foreclosure crisis. Maps of recent and more dispersed significant foreclosure activity in all Massachusetts counties will be presented.

“In the last week, Senate Bill 1987, darling of the Title Insurance Lobby, emerged from its slumber in the House Ways and Means Committee. This bill – though named an *Act to Clear Title to Foreclosed Properties* – does nothing to correct title for either the 65,000+ foreclosed homes or the literally hundreds of thousands of damaged titles to homeowners' properties across the state,” Grace Ross from the Mass Alliance Against Predatory Lending explains. “Even though the SJC has agreed that foreclosures of thousands of homeowners contain violations, S1987 seeks to stop wronged homeowners from coming into court with viable legal challenges and getting their homes back."

“I was foreclosed in 2009 at the height of the crisis, I have been fighting in the courts ever since. But if this bill passes with only one year to sue, the only reason I would be able to keep fighting for my home is because I am a member of the Worcester Anti-Foreclosure Team and THEY will keep me informed. This bill includes no notification to homeowners. And I am a living example that those who sued early in the foreclosure crisis lost. Each step of the way, I have to keep reversing losses because each issue I raise (and lose), about three months later, a ruling comes down saying that argument was legitimate. Whether the right to sue is curtailed to one year or three years, this bill will unfairly shutdown legitimate legal claims,” explains John Schumacher a purportedly foreclosed homeowner from Clinton & Lancaster.

Additional homeowners will tell stories from personal experience of the damage foreclosure has done, especially to those illegally targeted for subprime mortgages – people of color and women. Legislative leaders and advocates will also speak.

“Our communities of color lost about $8 to $12 billion in household wealth; the whole state economy lost conservatively $20 to $40 billion. Only homeowners who were wronged can bring that wealth back to Massachusetts – why would we shut the door on that important chance at justice for our whole state?” explains Zakiya Alake, from Union of Minority Neighborhoods, a homeowner herself foreclosed early in the 2000’s.

For information on additional testimony or background, please contact Grace Ross, 617-291-5591

***MAAPL******Members/Supporting Organizations****: Action for Boston Community Development, Inc., Action for Regional Equity, Alliance of Providers of Legal Services to Individuals Facing Foreclosure, ARISE for Social Justice, Arlington Community Trabajando, Boston Tenants Coalition, Brazilian Women's Group, Brockton Interfaith Community, Carpenters Local 40, Carpenters Local 107, Charles Hamilton Houston Institute For Race & Justice, Chelsea Collaborative, Chinese Progressive Association, City Life/Vida Urbana, Coalition for Social Justice, Community Economic Development Ctr of S.E. MA, Community Labor United, Democratic Socialists of America, Dorchester People for Peace, Era Key Realty Services, ESAC, Fair Housing Center of Greater Boston, Greater Boston Legal Services, Greater Four Corners Action Coalition, Green-Rainbow Party of MA, Harvard Legal Aid Bureau, Homeowner Options for MA Elders, Jewish Alliance for Law and Social Action, Lawrence Community Works, Lawyers' Committee for Civil Rights Under Law, Lynn United for Change, Legal Assistance Corporation of Central Mass, Mass Advocates for Children, Mass AFL-CIO, Mass Coalition for the Homeless, Mass Community Action Network, Massachusetts Fair Housing Center, Mass Jobs With Justice, Mass Law Reform Institute, Mass Welfare Rights Union, Merrimack Valley Labor Council, NAACP­ N.E. Area Council, National Community Reinvestment Coalition, National Consumer Law Center, National Lawyers Guild, Neighbor-to-Neighbor, Neighborhood Legal Services, New England United for Justice, North Shore Labor Council,* *¿Oiste?, Organization for a New Equality, Painters District Council 35, Pleasant St. Neighborhood Network Center, Southbridge Community Connections, Springfield No One Leaves Coalition, Survivors Inc., Tri-City Community Action Program, UE Northeast Region, Union of Minority Neighborhoods, United Auto Workers Mass CAP, United Food & Commercial Workers 1445, United For a Fair Economy, United Steel Workers Local 5696, Volunteer Lawyers Project, Worcester Anti-Foreclosure Team.*